This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.eugene-or.gov/employeebenefits or by calling 541-682-5062.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$200 person / $600 family Doesn't apply to preventive care, office visits, emergency room and outpatient rehabilitation.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible.**
Are there other deductibles for specific services?	Yes. Dental care other than preventative care: Individual $50 / Family $150. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. $1,000 person participating/non-participating provider	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, pharmacy, charges of an alternative care provider, deductibles, balanced-billed charges, dental benefits and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit.**
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **preferred providers**, see PacificSource.com or call 1-888-977-9299 for medical/vision/pharmacy, or see modahealth.com or call 1-888-217-2365 for dental.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their network. See the chart starting on page 2 for how this plan pays different kinds of **providers.**
Do I need a referral to see a specialist?	Yes. If a specialist is seen without a written referral from your primary care provider, non-participating provider benefits apply. Routine gynecological exams, maternity, outpatient mental/behavioral health, or substance abuse and alternative care do not require a referral.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see the **specialist.**
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about **excluded services**.

Questions: Call 541-682-5062 or visit us at www.eugene-or.gov/employeebenefits.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 541-682-5062 to request a copy.

Copayments are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.

Coinsurance is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.

The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)

This plan may encourage you to use **participating providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 co-pay/visit	$25 co-pay/visit plus 50% co-insurance	---none---
	Specialist visit	$25 co-pay/visit	$25 co-pay/visit plus 50% co-insurance	---none---
	Other practitioner office visit Acupuncture Chiropractic Care Massage Therapy Naturopath	 $25 co-pay/visit $25 co-pay/visit $25 co-pay/visit $25 co-pay/visit	 $25 co-pay/visit $25 co-pay/visit $25 co-pay/visit $25 co-pay/visit	Naturopath, acupuncture, chiropractic care, and massage therapy limited to a combined 12 visits/calendar year. No coverage for drugs, homeopathic medicines/supplies, and maternity.
	Preventive care/screening/immunization Routine Physicals Well Baby/Child Visit Routine Gynecological Exam Tobacco Cessation Immunizations Preventive Colonoscopy	 No charge No charge No charge No charge No charge No charge	 50% co-insurance 50% co-insurance 50% co-insurance No charge 50% co-insurance 50% co-insurance	Limited to: Well Baby Care: Services covered according to the schedule for preventive care recommended by Health Resources & Services Administration. Routine Physicals: Annually ages 2 and older. Routine Gynecological Exam: annually. Tobacco Cessation: age 15 or older up to $500 lifetime max. Immunizations: CDC and USPSTF Preventive Care Grade A and B Recommended.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	50% co-insurance	---none---
	Imaging (CT/PET scans, MRIs)	20% co-insurance	50% co-insurance	---none---

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at PacificSource.com.	Generic drugs	Retail: 50% co-insurance Mail: $15 co-pay	Same as participating	Retail limited to 34-day supply. Mail limited to 90-day supply. Pre-auth req'd for certain drugs. There is a RX out-of-pocket limit for retail drugs of $1,300/year. Once out-of-pocket limit reached, co-pays for drugs obtained from a participating retail pharmacy are waived for the remainder of the year. Differential between generic and brand drugs, and non-participating pharmacy charges do not apply to the RX out-of-pocket limit.
	Preferred brand drugs	Retail: 50% co-insurance Mail: $35 co-pay	Same as participating	
	Non-preferred brand drugs	Retail: $40 co-pay or 50% co- insurance, whichever is greater Mail: $70 co-pay	Same as participating	
	Specialty drugs	Same as retail	Same as participating	Coverage available only through our specialty pharmacy services provider. Limited to 30-day supply. Pre-auth req'd for certain drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	50% co-insurance	Pre-auth req'd.
	Physician/surgeon fees	20% co-insurance	50% co-insurance	—none—
If you need immediate medical attention	Emergency room services	$100 co-pay/visit	$100 co-pay/visit plus 50% co-insurance	Co-pay waived if admitted. Non-participating paid as participating if emergency medical condition.
	Emergency medical transportation Ground Ambulance Air Ambulance	 20% co-insurance 20% co-insurance	 20% co-insurance 20% co-insurance	Limited to nearest facility able to treat condition. Air covered if ground medically or physically inappropriate.
	Urgent care	$25 co-pay/visit	$25 co-pay/visit plus 50% co-insurance	—none—
If you have a hospital stay	Facility fee (e.g., hospital room)	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Limited to semi-private room unless intensive or coronary care units, medically necessary isolation, or hospital only has private rooms. Pre-auth req'd for inpatient elective surgery.
	Physician/surgeon fee	20% co-insurance	50% co-insurance	—none—

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$25 co-pay/visit	$25 co-pay/visit plus 50% co-insurance	—none—
	Mental/Behavioral health inpatient services	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Pre-auth req'd.
	Substance use disorder outpatient services	$25 co-pay/visit	$25 co-pay/visit plus 50% co-insurance	—none—
	Substance use disorder inpatient services	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Pre-auth req'd.
If you are pregnant	Prenatal and postnatal care	20% co-insurance	20% co-insurance	—none—
	Delivery and all inpatient services	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Practitioner delivery and hospital visits are covered under prenatal and postnatal care. Facility is covered the same as any other hospital services.
If you need help recovering or have other special health needs	Home health care	20% co-insurance	50% co-insurance	Pre-auth req'd. No coverage for private duty nursing.
	Rehabilitation services Inpatient Outpatient	$100 co-pay/day first five days, then 20% co-insurance $25 co-pay/visit	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance $25 co-pay/visit plus 50% co-insurance	Co-pay subject to 5-day max. Limited to 30 days/condition in 12 month period; 60 days in 12 month period if head or spinal cord injury. Pre-auth req'd. Limited to 30 visits/12 months; up to 30 addtl visits if neurological condition. Pre-auth req'd.. No coverage for recreation therapy.
	Habilitation services Inpatient	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Limited to 30 days/condition in 12 month period; 60 days in 12 month period if head or spinal cord injury. Pre-auth req'd.

Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations & Exceptions
	Outpatient	$25 co-pay/visit	$25 co-pay/visit plus 50% co-insurance	Limited to 30 visits/12 months; up to 30 addtl visits if neurological condition. Pre-auth req'd.. No coverage for recreation therapy.
	Skilled nursing care	$100 co-pay/day first five days, then 20% co-insurance	$100 co-pay/day plus 50% co-insurance first five days, then 50% co-insurance	Co-pay subject to 5-day max. Limited to 60 days/calendar year. Pre-auth req'd. No coverage for custodial care.
	Durable medical equipment	20% co-insurance	50% co-insurance	Limited to: power-assisted wheelchairs require pre-auth; $200 for glasses or contact lenses to correct specific vision defect from severe medical or surgical problem; hearing aids for children limited to $4,000 per 48 months; hearing aids for adults limited to $1,000 per 36 months and requires 50% co-insurance for participating and non-participating providers. Pre-auth req'd over $500.
	Hospice service	20% co-insurance	50% co-insurance	Limited to lifetime max of $15,000. Pre-auth req'd for inpatient hospice. No coverage for private duty nursing.
If your child needs dental or eye care	Eye exam Vision Plan Medical Plan	20% co-insurance No charge	20% co-insurance 50% co-insurance	One exam up to $60 every 12 months. Coordinated with Medical Plan. One exam/24 months through age 18.
	Glasses	No charge	No charge	Every 24 months limited to: Single vision lenses $20 per lens.; frames $50 per pair.
	Dental check-up	No charge	No charge	Plan pays 100% preventative examinations every 6 months. Benefit is limited to $250 per person for expenses incurred first calendar year of eligibility; $1,250 per person each calendar year thereafter.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Bariatric surgery
- Cosmetic surgery
- Custodial care
- Long term care
- Non-emergency care when traveling outside the U.S.
- Outpatient recreational therapy
- Private duty nursing
- Routine foot care, other than with diabetes mellitus

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Acupuncture
- Chiropractic care
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Naturopath
- Routine eye care (Adult)
- Weight loss programs

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.
For more information on your rights to continue coverage, contact the plan at 1-888-977-9299. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the PacificSource Customer Service Department at 1-888-977-9299. For group health coverage subject to ERISA, you can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Insurance Division's Consumer Advocacy Unit at 1-503-947-7984 or toll-free at 1-888-877-4894.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-977-9299.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,540
- **Patient pays** $1,000

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$200
Copays	$100
Coinsurance	$700
Limits or exclusions	$0
Total	**$1,000**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,360
- **Patient pays** $2,040

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$200
Copays	$100
Coinsurance	$1,700
Limits or exclusions	$40
Total	**$2,040**

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact 1-888-977-9299.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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